

Information to identify the case:

Debtor 1	<u>Ennio Alfonso Gottardo</u>	Social Security number or ITIN	xxx-xx-9353
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	21-15639-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ennio Alfonso Gottardo

1/19/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ennio Alfonso Gottardo
Debtor

Case No. 21-15639-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 19, 2024

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2024:

Recip ID	Recipient Name and Address
db	+ Ennio Alfonso Gottardo, 1702 Spruce Hills Drive, Glen Gardner, NJ 08826-3716
519259453	+ Anesthesia Association of Morristown, 100 Madison Avenue, Morristown, NJ 07960-6136
519259455	+ Atlantic Visiing Nurse, PO Box 35596, Newark, NJ 07193-5596
519259458	+ Consensus Medical Group LLC, Attn: 24136m, PO Box 14000, Belfast, ME 04915-4033
519259459	+ Fredrick Weinberg, Esq., 1200 Laurel Oak Road, Suite 104, Voorhees, NJ 08043-4317
519356609	+ HUNTERDON MEDICAL CENTER, CERTIFIED CREDIT & COLLECTION, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
519259461	+ Hunterdon Healthcare, PO Box 71411, Philadelphia, PA 19176-1411
519259460	+ Hunterdon Healthcare, 10604 Justin Drive, Des Moines, IA 50322-3755
519259462	+ ID Care, 105 Raider Blvd., Suite 101, Hillsborough, NJ 08844-1528
519259727	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519259466	Td Bank N.a., Td Bank Usbc, Greenville, SC 29607

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 19 2024 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 19 2024 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519259456	+ EDI: BANKAMER	Jan 20 2024 01:58:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
519259457	+ EDI: CITICORP	Jan 20 2024 01:58:00	Citi, Po Box 6190, Sioux Falls, SD 57117-6190
519310777	EDI: JEFFERSONCAP.COM	Jan 20 2024 01:58:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN. 56302-9617
519303970	Email/PDF: resurgentbknotifications@resurgent.com	Jan 19 2024 21:13:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519309060	EDI: PRA.COM	Jan 20 2024 01:58:00	Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
519259463	Email/Text: BankruptcyMail@questdiagnostics.com	Jan 19 2024 21:13:00	Quest Diagnostics, P. O. Box 740985, Cincinnati, OH 45274-0775
519259464	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 19 2024 21:12:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
519295300	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 19 2024 21:12:00	Rocket Mortgage, LLC f/k/a Quicken Loans at. el, 635 Woodward Avenue, Detroit, MI 48226-3408
519259465	+ EDI: SYNC	Jan 20 2024 01:58:00	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 11

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Page 2 of 2

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519259454		Atlantic Home Care, c/o Accurate Collection Services, 17 Prospect Street, NJ 07908
520128063	*+	Ennio Alfonso Gottardo, 1702 Spruce Hills Drive, Glen Gardner, NJ 08826-3716

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kirsten B. Ennis	on behalf of Debtor Ennio Alfonso Gottardo pacerecf@ennislegal.com r53278@notify.bestcase.com,kennis@jubileebk.net,R53278@notify-prod.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6